



DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J. LBR 9004-2(c)

SCHILLER, KNAPP, LEFKOWITZ
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Richard Gerbino, Esq. (ID #057351993)

Attorneys for Creditor TD Bank N.A. a/k/a TD Banknorth
N.A.

Order Filed on October 19, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Mark Ranucci
d/b/a Onesource Title Group
Lisa Ranucci,

Debtors.

Case No.: 18-23067-mbk

Hearing Date:

Judge: Hon. Michael B. Kaplan

Chapter: 13

**CONSENT ORDER RESOLVING MOTION FOR RELIEF
FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: October 19, 2021

A handwritten signature of Michael B. Kaplan in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtor: Mark Ranucci and Lisa Ranucci

Case No.: 18-23067-MBK

Caption of Order: **Consent Order Resolving Motion for Relief from Automatic Stay**

WHEREAS, TD Bank N.A. a/k/a TD Banknorth, N.A. (hereinafter "Creditor") moved for an Order, pursuant to 11 U.S.C. Section 362(d)(1), authorizing relief from automatic stay, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order;

NOW THEREFORE, the Creditor and Debtors hereby agree as follows:

1. That the Debtors will continue to make the regular monthly payments pursuant to the terms of the Home Equity Line of Credit Agreement and Disclosure Statement and Mortgage in a timely fashion commencing with the payment due on or before September 1, 2021.

2. In the event Debtors fail to make any payment called for in this Consent Order thirty (30) days of the due date, Creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the Debtors and counsel for Debtors. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the Creditor relief from the automatic stay unless the Debtors have filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

Page 3

Debtor: Mark Ranucci and Lisa Ranucci

Case No.: 18-23067-MBK

Caption of Order: **Consent Order Resolving Motion for Relief from Automatic Stay**

3. The Debtors shall reimburse the Creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$188.00 for bringing the motion for relief from the automatic stay.

/s/ Richard Gerbino

Richard Gerbino, Esq.
Attorney for Creditor
Schiller, Knapp, Lefkowitz & Hertzel, LLP
716 Newman Springs Road, Suite 372
Lincroft, New Jersey 07738

Dated: September 23, 2021

/s/ Brian Gregory Hannon

Brian Gregory Hannon, Esq.
Attorney for Debtor
Law Office of Norgaard O'Boyle
184 Grand Avenue
Englewood, New Jersey 07631

Dated: September 23, 2021

In re:
Mark Ranucci
Lisa Ranucci
Debtors

Case No. 18-23067-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Oct 20, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2021:

Recip ID **Recipient Name and Address**
db/jdb + Mark Ranucci, Lisa Ranucci, 611Grassmere Avenue, Interlaken, NJ 07712-4316

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Brian Gregory Hannon	on behalf of Debtor Mark Ranucci bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Brian Gregory Hannon	on behalf of Joint Debtor Lisa Ranucci bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Recd: Oct 20, 2021

Form ID: pdf903

Total Noticed: 1

Denise E. Carlon

on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Jill Manzo

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13 bankruptcy@fskslaw.com

Kevin Gordon McDonald

on behalf of Creditor VW Credit Leasing Ltd kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Philip A Kahn

on behalf of Loss Mitigation JP Morgan Chase pkahn@feinsuch.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WASHINGTON MUTUAL MSC MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13 bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor SELECT PORTFOLIO SERVICING INC as servicer for U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-S13 bankruptcy@fskslaw.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com

Richard Gerbino

on behalf of Creditor TD Bank N.A. a/k/a TD Banknorth, N.A. rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Richard James Tracy, III

on behalf of Creditor TD Bank N.A. richard.tracy.iii@gmail.com, tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18